

DISPUTING AN ITEM ON YOUR CREDIT REPORT

- [] YOU WANT TO CORRECT A MISTAKE ON YOUR CREDIT REPORT
- [] YOU LIVE IN ARIZONA

INSTRUCTIONS

The federal Fair Credit Reporting Act says that credit bureaus must investigate an item on your credit report if you ask them to. You can ask the credit bureaus to investigate an item by filling out and sending them 1) the dispute form that probably came with your credit report or 2) the attached form letter.

The three credit bureaus are:

Equifax
P.O. Box 740256
Atlanta, GA 30374-0256

Experian
P.O. Box 9556
Allen, TX 75013

Trans Union
P.O. Box 34012
Fullerton, CA 92834

After the credit bureaus get your letter, they'll contact the creditor who reported the item. The creditor then has 30 days to verify the item is correct. If they don't, the credit bureaus must take the item off your credit report.

If the creditor does verify the item within 30 days, and you still feel the item is wrong, you may have a claim against the creditor under the federal Fair Credit Reporting Act.

Your Name: _____
Street Address: _____
City, State, Zip: _____

Date: _____

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To whom it may concern:

This letter is to dispute the following item on my credit report and request that it be investigated:

I disagree with the item because:

Thank you for your attention to this matter.

Sincerely,

Your Name

Your Social Security Number: _____